# 6 Budgeting Methods

# Zero-based Budgeting

Have your income minus your expenditure (which includes savings and debt repayment) equal to zero every month.

## The Debt Avalanche

Pay off your debts in order of their interest rate, from highest to lowest.

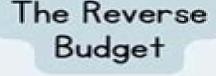
## The 50/30/20 Rule

Allocate your income in the following way: 50% towards needs, 30% wants and 20% savings.



## The Debt Snowball

Pay off your debts in order of their interest rate, from lowest to highest.



you want to save first and then allocate the rest to expenses.



## The Envelope Method

For those who spend in cash, designate envelopes to where the money should go and use accordingly.





# **Advanced Methods For Easy Budgeting Methods Ideas**

**Lauren Gardner** 

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